



Mason and Mason
394 Old Country Road
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To whom it May Concern,

It has been the privilege of First National Bank of Arizona (FNBA) to work directly with the Law Firm of Mason and Mason. For nearly three years this law firm has supplied FNBA with the finest quality settlements. We have several Mortgage Brokers who utilize the services of Mason and Mason for residential purchase transactions and refinance transactions.

Two years ago FNBA began using Mason and Mason exclusively for the Consolidation Extension Modification Agreement (CEMA) transactions. Lisa M. Wenchell has been instrumental in preparing and facilitating these settlements. Her attention to detail and tireless efforts have assisted FNBA in being able to offer CEMA transactions to all of our New York brokers. William Mason, Attorney, has consistently demonstrated his experience and dedication throughout all of FNBA's transactions. Mr. Mason, as Bank Attorney, has always represented FNBA in the most professional manner and continues to keep the bank's interest in these transactions protected. His knowledge, experience and sound advice maintains the excellence in service that both FNBA and Mason and Mason are known for.

Experience, Knowledge and Attention to Detail. These are the qualities that FNBA requires in a Bank Attorney. Mason and Mason, with its team of staff, has consistently provided these qualities.

Sincerely,

A handwritten signature in cursive script that reads 'Debbie Schroeder'.

Debbie Schroeder, SVP
Wholesale Mortgage Operations
First National Bank of Arizona